Case 20-45516 Doc 19 Filed 01/23/21 Entered 01/23/21 23:39:19 Imaged UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI

EASTERN DIVISION

In The Matter Of:) Case No.: 20-45516-169
HAROLD L. GUIDO,) CHAPTER 7
Debtor.) Hearing Date: January 12, 2021) Hearing Time: 10:00 a.m.
SANTANDER CONSUMER USA INC.,))
Movant,) Motion No.: 11, 16
v.))
HAROLD L. GUIDO and FREDRICH J. CRUSE, TRUSTEE,))
Respondents.))

CORRECTED ORDER

Movant, Santander Consumer USA Inc., having filed its Motion for Relief from Automatic Stay (the "Motion") [Doc. No. 11] seeking the termination of the automatic stay with regard to a 2016 Ford Edge, VIN #2FMPK4AP2GBB55830 (the "Vehicle") it appearing that Movant is entitled to the relief requested in the Motion, it is hereby

ORDERED that said Motion be and it is hereby GRANTED, in that Movant is hereby authorized to enforce its security interest in the Vehicle pursuant to the terms and provisions of its Retail Installment Sale Contract and the laws of Missouri pertaining thereto, and for such purposes the stays of 11 U.S.C. § 362 are hereby terminated.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that relief from the automatic stay is granted to Movant effective immediately and that relief from the automatic stay is not stayed for fourteen (14) days pursuant to Federal Rule of Bankruptcy Procedure 4001. All further relief prayed for by Movant is hereby denied.

DATED: January 21, 2021

St. Louis, Missouri

mtc

BONNIE L. CLAIR

United States Bankruptcy Judge

Order prepared by:

John P. Miller Attorney for Movant

COPIES TO:

John P. Miller 13321 N. Outer Forty Rd., Suite 100 St. Louis, MO 63017 ATTORNEY FOR MOVANT

Harold L. Guido 1470 Park Ashwood Circle St. Charles, MO 63304 DEBTOR

William H. Ridings, Jr. Ridings Law Firm 2510 S. Brentwood Blvd., Ste. 205 St. Louis, MO 63144 ATTORNEY FOR DEBTOR

Fredrich J. Cruse P.O. Box 914 718 Broadway Hannibal, MO 63401 CHAPTER 7 TRUSTEE

U.S. Trustee Office of US Trustee 111 S. Tenth St., Ste. 6.353 St. Louis, MO 63102

Case 20-45516 Doc 19 Filed 01/23/21 Entered 01/23/21 23:39:19 Imaged Certificate of Notice Pg 3 of 3 United States Bankruptcy Court

Eastern District of Missouri

In re: Case No. 20-45516-blc

Harold L Guido Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0865-4 User: admin Page 1 of 1
Date Rcvd: Jan 21, 2021 Form ID: pdfo2 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2021:

Recipi ID Recipient Name and Address

db + Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name Email Address

Fredrich J. Cruse

trustee@cruselaw.com MO34@ecfcbis.com

John P. Miller

on behalf of Creditor Santander Consumer USA Inc jmiller@dunnandmiller.com

Office of US Trustee

USTPRegion13.SL.ECF@USDOJ.gov

William H. Ridings, Jr.

on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4